

REPORT OF ACTION TAKEN

MEETING OF CREDITORS

In re:

SONIA IVETTE RAMOS GONZALEZ

Case No. 18-06277-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances			Date & Time: 12/4/2018 8:13:00AM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> R <input type="checkbox"/> NR <input type="checkbox"/> LV: to be determined
Joint Debtor	<input type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
[] Prose			None
[X] Appearings: Roberto Figueroa Carrasquillo, Esq.			
II. Oath Administered			
[X] Yes <input type="checkbox"/> No			

III. Plan

Date: 10/30/2018 Base: \$15,000.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 1/11/2019 2:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$3,000.00 - \$107.00 = \$2,893.00

IV. Status of Meeting

 Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input checked="" type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

Objection to Confirmation
 Oral objection by creditor

INSUFFICIENT FUNDED, §1325 (b):

- Plan is insufficiently funded to pay secured creditors.

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

- Debtor will amend Schedule A/B to disclose 1999 Ford Winstar with zero value. More than 4 yrs ago was transferred by debtors, in no working conditions. She transferred it to be sold in pieces. She is disclosing it in Schedule A/B since in DTOP she appears as the owner.

OTHER:

- Plan will provide in Part 8 that she will not devote tax refunds into the plan, since amount received ranges from \$180-\$557 and she need the funds to supplement her tight budget.
- Debtor is asked to review plan part 4.6 which discloses maturity date for Reliable's collateral as 10/2020, however per insurance quote and proof of claim filed by Reliable mat. Date is 4/2020. Also, plan discloses monthly insurance premium for \$45, meanwhile quote states \$51.
- Missing evidence of income: last pay stub for October as part of the 60 days prior to filing. Debtor clarified "Tu Nuticentro" is the same as PVF Distributors.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Date: 12/04/2018

Trustee/Presiding Officer

(Rev. 05/13)